

HANDBOOK NO. 5

(Revised)



THE SOLDIER SETTLEMENT BOARD
OF CANADA

**Land Settlement,
Agricultural Training
and Loans
for Returned Soldiers**

COMMISSIONERS:

MAJOR JOHN BARNETT, CHAIRMAN.

MAJOR E. J. ASHTON, D.S.O.

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POLICY

I

To settle on the land soldier citizens whose best interests will be served by engaging in farming.

II

To assist in settlement only on land of good value, well located, and of such fertility as to ensure profitable returns in farming.

III

To develop and close in settlement in areas contiguous to existing or promoted railway lines.

IV

To secure for soldier settlers by means of collective and special purchasing arrangements the best value obtainable in livestock, implements, building material and other necessary equipment.

V

To guide and assist soldier settlers in the management of their farming activities, so that the best results may be secured.

VI

To provide such guidance and assistance as may be most helpful to the settler's wife and family in the development of the home and its economic and social relations.

FINANCIAL ASSISTANCE

The Board may grant loans to a qualified soldier settler who has sufficient capital to make a cash payment of 10 per cent of the purchase price of his farm, to maintain his family till the next harvest and to supply seed and feed.

There are three classes of loans:

1. To qualified settlers purchasing land through the Board:
 - (a) Up to \$1,500 for the purchase of land.
 - (b) Up to \$2,000 for the purchase of livestock, implements and other equipment.
 - (c) Up to \$1,000 for the erection of buildings and other permanent improvements.
2. To qualified settlers on Dominion Lands in the Western Provinces:

Up to \$3,000 for the purchase of livestock and equipment and permanent improvements, the amount advanced to be dependent on the settler's security.
3. To qualified settlers who already own agricultural land:
 - (a) Up to \$3,500 for removal of encumbrances, but the amount so advanced shall not exceed 50 per cent of the appraised value of the land.
 - (b) Up to \$2,000 for the purchase of live stock, implements and other equipment.
 - (c) Up to \$1,000 for the erection of buildings or other permanent improvements.

Such total indebtedness under class 3 shall in no case exceed \$5,000.

TERMS OF REPAYMENT

The first of October has been set by Statute as the standard date on which annual payments on all loans made under the Soldier Settlement Act become due and payable in the provinces of Manitoba, Saskatchewan, Alberta and British Columbia. The first of November is the standard date east of Manitoba.

On Unimproved Lands (except Dominion Lands)—On loans for the purchase of unimproved lands and for the erection of permanent improvements thereon the first payment shall be made not later than the second standard date following the date of sale or advance, and shall consist of accrued interest only from date of sale to the first standard date. Beginning the first standard date, the interest for one year shall be consolidated with the amortized payments over a period of 25 years and the first of these payments shall be made the third standard date following the date of sale.

On Loans for Stock and Equipment (in connection with unimproved lands) no interest is charged for two years, but thereafter such loans are repayable on the amortization plan in six annual instalments, commencing not later than the third standard date following date of sale or advance.

On Improved Lands—Settlers on improved lands begin repayment on loan for land purchased, permanent improvements, and stock and equipment on the second standard date following the date of sale or advance. The stock and equipment loan is repayable in six equal annual instalments with interest amortized. There is no free interest.

On Dominion Lands—On loans for stock and equipment, no interest is charged for two years, but thereafter loans bear interest and are repayable on the amortization plan in four annual instalments, commencing on the third standard date following the date of sale or advance. Loans for permanent improvements are repayable in not more than 25 annual instalments.

Prepayment Privilege—Soldier settlers have the privilege of prepayment of whole or any part of their loan at any time without notice or bonus. Such prepayment does not in certain instances relieve the settler from the performance of settlement duties prescribed by the regulations.

INTEREST

Loans bear interest at the rate of five per cent. They are subject to the approval of the Board and expenditures of advances are under the direct supervision of the Board's officers.

SETTLEMENT REGULATIONS

Loans are subject to actual settlement regulations, every settler being required to take up actual residence on the farm and make farming his ordinary vocation.

Stock and equipment remain the property of the Board until the loan is discharged and sale of such is not lawful except by special permission of the Board.

ELIGIBILITY

A "Settler" is defined as a person who has been, during the Great War, engaged on active service in a military force:

1. of Canada—and has served out of Canada; or, wherever he may have served, is, by reason of disability incurred or aggravated as a result of such service, in receipt of a pension or has received a pension or gratuity in lieu thereof; or,
2. of His Majesty or of any of His Majesty's Allies—and, being ordinarily resident in Canada when he enlisted in or otherwise became a member of such force, has served thereafter out of Canada, in a theatre of actual war; or,
3. of His Majesty or of any British Dominion or Colony—and has served out of the country wherein he enlisted or otherwise became a member of such force in a theatre of actual war.

No such person, however, is eligible who has been discharged on account of misconduct.

The widow of any person enumerated in classes 1 or 2 who died on active service and who, but for his death, might be a settler, also is eligible.

Imperial Ex-Service Men—Members of the Imperial or other Forces, who are eligible from the standpoint of military service but who were not resident in Canada at the outbreak of war, will be required:

1. To appear before a Qualification Committee in the District in which they desire to settle when the question of their suitability will be determined;
2. To work on a farm in Canada until the necessary experience is gained. This period shall not be less than one full year for those who have had farming experience in Great Britain and two years in the case of those who have not farmed; and,
3. To pay down twenty per cent of the purchase price of the land as well as stock and equipment.

METHOD OF PROCEDURE

The following is an outline of procedure to be taken by a discharged soldier wishing to settle under the Soldier Settlement regulations:

Apply to the Superintendent of the Soldier Settlement Board for the District in which he resides, requesting a blank Preliminary Information Form, which he should fill in and return to the District Superintendent.

If the applicant is found eligible from the standpoint of military service, the District Superintendent will then make the necessary arrangements for him to appear before agricultural experts of the Board who will investigate:

1. His general fitness (character, standing in the community, etc., considered).
2. His physical fitness.
3. His previous occupation and experience with a view to determining the likelihood of his making a success of farming.
4. His ability to bear the financial obligations until returns from his enterprise are assured.

The Board will also satisfy itself whether or not the applicant is sincere in his intention of permanently engaging in farm work; that he is aware of the individual responsibility resting upon those who would adopt farming as a vocation, and that he has the required energy to carry on farming operations in a creditable manner.

Applicants will be disposed of in this manner:

1. Qualified to farm forthwith (a Qualification Certificate will be granted).
2. Lacking sufficient agricultural experience, i.e., recommended for practical agricultural training.
3. Not suited for farm work.

All Qualification Certificates are subject to review at any time and are void one year after date. Certificates will be honored only by the District Office at which they are granted.

LOAN COMMITTEES

An important branch of each district office organization is its Loan Committee whose business it is to investigate the value of the land offered for soldier settlement, the suitability of its soil, crop conditions and other questions. Also, to investigate the settler's ability to comply with the financial requirements of the Act. The district office secures an appraisal by experts of the land upon which the soldier applicant wishes to locate. If the land is found to be suitable and the price is satisfactory the application for the loan is dealt with.

Mail addressed to the Soldier Settlement Board, Ottawa, from points within Canada does not require postage.

METHOD OF PURCHASING LAND

The Soldier Settlement Board may purchase improved or unimproved lands in any province if required for soldier settlement. To assist applicants in locating lands, offers of land for sale are classified according to districts and in compiling lists of suitable lands the assistance of Reeves and other officers of County Councils or Municipalities, and officers of the local G.W.V.A. is invited.

Responsibility for Selection—The settler, however, is not restricted to such lists. Applicants who demonstrate that they are incapable of selecting land on which farming can be carried on profitably are held by the Board as possessing insufficient experience in successful farming to justify financial assistance without further training. The full right and responsibility of selection of land is with the settler, but subject in all cases to the approval of the Board after inspection.

When a parcel of land is selected by a soldier settler, a trained land inspector is sent to make an appraisal of it and to determine its suitability for settlement from the standpoint of the Board. If all conditions are satisfactory, it is purchased by the Board and re-sold to the applicant.

The Soldier Settlement Board neither pays nor permits to be paid any commission on land sales or purchases.

PROVISION FOR COMPULSORY PURCHASE

The Act provides machinery whereby lands may be acquired other than by agreement, namely: compulsorily or by expropriation.

It is provided that the Soldier Settlement Board may declare a "Settlement Area" where lands are being retarded from cultivation, and set such lands aside for the purposes of the Board. If any blocks of such land within a "Settlement Area" are required for soldier settlement the owners are required to furnish the Board within thirty days a statement naming the price at which they are willing to sell and such information as may be required. If the price is satisfactory the Board may purchase, otherwise the matter may be referred to the Exchequer Court, to be dealt with by summary process.

The officers of the Board may enter upon any land within a "Settlement Area" and call upon the Court to take possession of it.

Applicants are advised to register any letters containing Discharge or Naturalization Certificates.

The information contained in this handbook relative to the administrative operation of the Act is subject to revision by the Board. In the event of material changes a new booklet will issue.

AGRICULTURAL TRAINING

Prospective settlers who are otherwise qualified but who lack sufficient experience to operate a farm successfully, may be recommended for training. The agricultural training policy of the Board is based on the conviction that the only feasible way to learn to farm is by actually engaging in practical farm work on a farm which is being operated successfully.

Preliminary training centres are operated by the Board in order that totally inexperienced applicants may have an opportunity of preparing themselves for work with a farmer. These training centres are equipped and operated, as nearly as possible, like ordinary farms, and men, while there learn by actual practice such preliminary phases of farm work as the handling of horses, ploughing, milking, etc. The duration of this course is, generally, about one month, thereafter the applicant continues his training with a farmer. Applicants with some experience are placed with the farmer direct. All applicants are responsible for the location of suitable farmers with whom to train, although the Board will assist in every way possible. All farmers selected as such are subject to approval by the Board.

During the time they are with the farmer, which is normally one full year, except in the case of ex-Imperial soldier settlers who may be required to train for a longer period, men in training are visited by field representatives of the Board, in order that their progress may be noted and determined.

After remaining with a farmer until the applicant has gained sufficient practical experience to warrant him undertaking the operation of a farm of his own, he may be given a supplementary course of two months at an Agricultural College or School, prior to being qualified.

SUPERVISION

The Board maintains a staff of Field Supervisors in each District.

The duties of a Field Supervisor, briefly, may be stated as follows:

1. To give advice and guidance to established settlers on farm problems and practices with a view to promoting the success of their enterprise.
2. To determine individual requirements, and to inspect, value and assist in the purchase of live stock and equipment for settlers.
3. To make recommendations, where necessary, for additional loans to settlers.
4. To furnish information to prospective settlers and others on matters pertaining to The Soldier Settlement Act.
5. To interview prospective settlers and to supply facts regarding their farming qualifications.
6. To assist settlers in keeping farm accounts, etc., etc.

HOME BRANCH

The Board has established a Home Branch where all matters pertaining to the work of the home will be considered and to which any difficulties incident to pioneer home life may be brought. This Branch of the work aims to give to the settler's wife the same help and encouragement in dealing with the problems of the home, that is given to the settler in the management of his farm.

Not only does the Branch assist the individual but the community as a whole. Through its efforts, a number of Red Cross Outposts or Hospitals have been established in newly settled areas.

Short courses in home economics, poultry raising, dairying, gardening, etc., are arranged for settlers' wives. Free board and tuition as well as entertainment is provided.

In all its activities the Home Branch has the hearty co-operation of existing organizations such as the Red Cross, Patriotic Fund, Victorian Order of Nurses, Women's Institute, G.W.V.A., as well as many other local associations.

IMPLEMENTS, LIVESTOCK AND LUMBER AT REDUCED RATES

The Soldier Settlement Board has made arrangements with manufacturers of implements, harness, etc., to give soldier settlers the benefit of special and substantial reductions in price.

Arrangements also have been made whereby livestock, particularly horses, will be purchased at lowest possible prices and re-sold to settlers at cost to the Board.

The Livestock Branch of the Dominion Department of Agriculture is assisting the Board in the selection of livestock.

The Board also has been able to secure from the Canadian Lumbermen's Association an arrangement by which soldier settlers will be given very favorable rates on lumber purchases. These rates amount to wholesale prices plus ten per cent to cover cost of handling. These prices apply to material of stock sizes.

Equipment purchased by the Board for settlers remains the property of the Board till loan obligations are discharged. The sale of livestock, implements or other property of the Board without its consent is a criminal offence.

Settlers requiring further information on stock and equipment should apply to the District Superintendent of the Soldier Settlement Board for pamphlets on implements, livestock and buildings.

PAY AND ALLOWANCES

Training allowances are granted to men in training, in order to assist in the maintenance of their dependants, and to reduce the drain on their savings to a minimum during the training period. Allowances will not be granted for a longer period than three months while at a Training Centre or Institution, or for twelve months while employed with a farmer.

The Scale of Pay and Allowances will be as follows:

At Training Centre or Institution

1. If he is without dependents, \$10 per month.
2. If married, for settler and his wife, \$35; for one child, \$6; for each additional child, \$5, providing that the total amount for all the children does not exceed \$25.
3. If he is a widower with children, \$10 for himself; for one child, \$15; for two children, \$25; for each additional child, \$5, providing the total amount for all the children does not exceed \$40.
4. If he has neither wife nor child but has parents or brothers and sisters wholly dependent on him, \$10 for himself and \$20 in full for all such dependents.

Employed with Farmer

1. If he has a wife and children, \$20 per month for wife; \$6 per month for one child; for each additional child, \$5, providing the total amount for the children shall not be more than \$25.
2. If he is a widower with children, \$10 for one child; for more than one child, \$10 for one and \$5 for each additional child. Maximum, \$30.
3. If he has neither wife nor children, but parents or brothers or sisters wholly dependent on him for support, \$10 in full for all such dependents.

No allowance will be paid for boys over sixteen or girls over seventeen, unless such children are unable to provide for their own maintenance, when the allowance may be continued up to the age of 21. No allowance shall be paid after marriage of such dependent. The allowances will be paid direct to settlers unless otherwise deemed advisable by the Board.

In addition to the allowances mentioned, settlers receiving instructions at Agricultural Training Centres may be given free board and tuition, and settlers receiving practical training while employed on a farm shall be permitted to retain such remuneration as they receive from the farmer.

No subsistence allowance shall be payable to any settler for his wife or other female dependent, receiving training in Home Economics for any period during which such wife or other female dependent is in receipt of free board or subsistence allowance, while undergoing Training in Home Economics.

Pay and allowances will be paid only to ex-members of the C. E. F. or ex-service men of the Allied Forces who were ordinarily resident in Canada before the war.

SPECIAL TRANSPORTATION RATES

The railway companies of Canada have shown a commendable willingness to assist returned soldiers in settling upon the land by the granting of special transportation rates. After conferences between them and the Board, the low rate of one cent per mile was granted. This applies to the whole of Canada, except in Northern Alberta, where the ordinary rate is higher, but a substantial reduction is given to settlers.

This rate will apply to the soldier's first trip to work with a farmer, to attend an agricultural school, or to look for land; it will also apply in case the soldier wishes to return to his home destination for the purpose of transporting his goods or his family to his farm, the same rate being also allowed to the adult members of his family who journey with him to the farm. Children between twelve and five pay half fare, and children under five travel free.

The rate will only be allowed by the railway agents on the production of a certificate issued to the returned soldier by the Soldier Settlement Board, or its authorized representative stating that the holder is a settler entitled to receive such rate. As there are formalities to be gone through in complying with the company regulations and ascertaining military records, applicants are warned that they must apply for the certificate well ahead of the time they wish to commence the trip. Applications should be made to the local District Superintendent of the Soldier Settlement Board.

These special transportation rates are granted to former members of the C.E.F., also to ex-Imperial soldiers after they reach the district in Canada in which they intend to locate.

ADJUSTMENT

In becoming established and afterwards in the management of their farms, the Board will give to settlers the utmost assistance in its power. Where it is found, however, that a settler is unwilling or unready to accept advice in the management of his farm from the Board's field supervisors or will not apply himself with sufficient diligence and industry to demonstrate progress in his farming enterprise, the Board will require him to vacate the property in order that the equipment, in which the state has so much invested, may be used for productive purposes by another more capable of utilizing its advantages.

AMORTIZATION

The amortization plan provides for equal payments each year during currency of loan. Tables showing exact amounts paid on loans under this plan are available. Ask for folder.

What a Settler Needs to Become a Successful Farmer

HEALTH—Without a sound constitution no man, except he be possessed of large means and directs the operations of his employees, may hope to succeed.

INDUSTRY—Constant application is required for success in farming. The farmer who performs a full day's work, and finds plenty to do the next day, is the man who is likely to be able to take his leisure in later years of life.

EXPERIENCE—Many a farmer with years of experience finds there's much to learn about farming.

PERSEVERANCE—The farmer who will succeed is he who is not discouraged by difficulties—he meets them only to overcome them.

ADAPTABILITY—The "Single-track man" is never able to adapt himself to the varying circumstances of an agricultural life. Farming requires resourcefulness, skill, ability of the highest order, but one does not need to be a college graduate to become a successful farmer.

INTELLIGENCE—Ordinary horse sense, properly applied. This prompts the successful farmer to make two seeds grow where only one grew before.

THRIFT—A slovenly farmer never gets anywhere. Carelessness and waste will destroy an otherwise capable farmer's chances of success.

HOME—The contentment to be derived from a well-organized home lightens the duties of the workers. The co-operation and support of wife and family, satisfied with their surroundings, are essential to success.

LOCAL OFFICES
OF THE
SOLDIER SETTLEMENT BOARD

BRITISH COLUMBIA:

Victoria.
Vancouver.
Vernon.

ALBERTA:

Edmonton.
Calgary.

SASKATCHEWAN:

Regina.
Saskatoon.
Prince Albert.

MANITOBA:

Winnipeg.

ONTARIO:

Toronto.
Ottawa.

QUEBEC:

Sherbrooke.

NEW BRUNSWICK:

St. John.

NOVA SCOTIA:

Halifax.

PRINCE EDWARD ISLAND:

Charlottetown.